

Form plncf13 – ntcnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-27085-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Temeko R. Foster  
dba Wow Your Ideas  
400 Maple Grove Boulevard  
Lumberton, NJ 08048

Michelle R. Foster  
400 Maple Grove Boulevard  
Lumberton, NJ 08048

Social Security No.:  
xxx-xx-4312

xxx-xx-0661

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 13, 2021.

Dated: January 13, 2021  
JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Temeko R. Foster  
Michelle R. Foster  
Debtors

Case No. 19-27085-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 5

Date Rcvd: Jan 13, 2021

Form ID: plncf13

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518476354	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518446180	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518446182	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
518530184	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518446186	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
518446194	++ CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 address filed with court:, Citibank, 7920 NW 110th St, Kansas City, MO 64153
518446188	+ Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
518529883	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518446195	+ Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
518446225	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518446204	+ Eastern Account System, PO Box 837, Newtown, CT 06470-0837
518446205	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
518487247	+ Joann Moody, 51 Pageant Lane, Willingboro, NJ 08046-2703
518565983	+ LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
518446209	+ Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
518585813	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585814	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
518446211	+ Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
518524875	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518446212	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518446216	+ RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518446217	+ Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
518521599	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518446218	+ Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
518446224	+ Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
518446227	+ Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
518518215	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518446228	+ Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

TOTAL: 31

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Jan 13, 2021

Form ID: plncf13

Total Noticed: 71

smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2021 22:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2021 22:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518446178	+ Email/Text: backoffice@affirm.com	Jan 13 2021 22:10:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518549291	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jan 13 2021 22:10:00	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 73134-2500
518446191	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 13 2021 22:26:02	Capital One, Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
518446189	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 13 2021 22:25:02	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518446196	+ Email/Text: documentfiling@lciinc.com	Jan 13 2021 22:07:00	Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
518446197	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 13 2021 22:08:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518446198	+ Email/Text: convergent@ebn.phinsolutions.com	Jan 13 2021 22:09:00	Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
518446199	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 13 2021 22:26:04	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518446200	Email/PDF: DellBKNotifications@resurgent.com	Jan 13 2021 22:26:07	Dell Financial Services, Bankruptcy, 1 Dell Way, Round Rock, TX 78682
518565898	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2021 22:09:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518446201	+ Email/Text: mrdiscen@discover.com	Jan 13 2021 22:08:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518446202	+ Email/Text: mrdiscen@discover.com	Jan 13 2021 22:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518446203	+ Email/Text: dplbk@discover.com	Jan 13 2021 22:09:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518509609	+ Email/Text: dplbk@discover.com	Jan 13 2021 22:09:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518504029	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 13 2021 22:27:08	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518446206	+ Email/Text: fggbanko@fgny.com	Jan 13 2021 22:08:00	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518446207	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 13 2021 22:08:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518446192	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 13 2021 22:25:01	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518446208	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2021 22:08:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
518553547	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 22:25:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518446210	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2021 22:26:09	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
518446213	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 13 2021 22:27:08	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Jan 13, 2021

Form ID: plncf13

Total Noticed: 71

518529367	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2021 22:25:04	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518529414	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2021 22:25:05	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
518539197	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2021 22:27:14	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518446214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2021 22:26:06	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
518446215	+ Email/Text: bankruptcy@pseg.com Jan 13 2021 22:07:00	PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
518452028	Email/Text: bnc-quantum@quantum3group.com Jan 13 2021 22:09:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518452029	Email/Text: bnc-quantum@quantum3group.com Jan 13 2021 22:09:00	Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788
518452044	Email/Text: bnc-quantum@quantum3group.com Jan 13 2021 22:09:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518459730	+ Email/Text: bncmail@w-legal.com Jan 13 2021 22:09:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518446220	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2021 22:25:59	Syncb/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518559131	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2021 22:25:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449168	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2021 22:25:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518446221	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2021 22:27:09	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518446222	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2021 22:25:59	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518446223	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2021 22:25:59	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
518550609	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 13 2021 22:25:10	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518487217	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518446179	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518487216	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518446181	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518487218	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518487219	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518487220	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
519026550	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
518446185	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Jan 13, 2021

Form ID: plncf13

Total Noticed: 71

518487223	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
518446184	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518487221	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518487222	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518446187	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
518487224	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
518487225	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
518487232	*P++	CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043, address filed with court:, Citibank, 7920 NW 110th St, Kansas City, MO 64153
518487226	*+	Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
518487229	*+	Capital One, Capital One Retail Svcs, Po Box 30253, Salt Lake City, UT 84130-0253
518446190	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518487227	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518487228	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518487233	*+	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
518487234	*+	Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
518487235	*+	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518487236	*+	Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
518487237	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518487238	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, Bankruptcy, 1 Dell Way, Round Rock, TX 78682
518564853	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
518446226	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518487265	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518487266	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518487239	*+	Discover, PO Box 71084, Charlotte, NC 28272-1084
518487240	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518487241	*+	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518487242	*+	Eastern Account System, PO Box 837, Newtown, CT 06470-0837
518487243	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
518487244	*+	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518487245	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518487246	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518446193	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518487230	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518487231	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518487248	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
518487250	*+	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
518487249	*+	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
519026551	*+	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
518487251	*+	Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
518487252	*+	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518487253	*+	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
518487254	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
518487255	*+	PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
518487256	*+	RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518487257	*+	Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
518446219	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
518487259	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
518487258	*+	Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
518487260	*+	Synch/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518487261	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518487262	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Jan 13, 2021

Form ID: plncf13

Total Noticed: 71

518487263	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
518487264	*+	Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
518487267	*+	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
518487268	*+	Zwick & Associates, PO Box 9013, Andover, MA 01810-0913
518446183	##+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTAL: 0 Undeliverable, 64 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor Bank of America NA DMcDonough@flwlaw.com
Lee Martin Perlman	on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor LOANCARE LLC nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11